

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION

In re:

MICHAEL SCOTT SKINNER  
ALICIA KAY SKINNER  
Debtor(s)

Case No. 13-10049TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2013.
- 2) The plan was confirmed on 03/13/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/24/2013, 03/11/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/12/2014.
- 5) The case was completed on 05/24/2018.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,330.96.
- 10) Amount of unsecured claims discharged without payment: \$30,344.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$86,810.17
Less amount refunded to debtor	\$1,085.40

<b>NET RECEIPTS:</b>	<b>\$85,724.77</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,347.49
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,822.49</b>
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Attorney fees paid and disclosed by debtor:	\$1,219.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABS	Unsecured	1.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	30,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	815.48	746.79	746.79	318.82	0.00
CAPITAL ONE(*)	Unsecured	500.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	4,563.25	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	16.36	16.36	0.00
CMI - COMMUNITY MEDICINE	Unsecured	1.00	181.29	181.29	77.40	0.00
CREDIT MANAGEMENT CO	Unsecured	215.63	NA	NA	0.00	0.00
ECMC(*)	Unsecured	3,000.00	3,732.46	3,732.46	1,593.46	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	3,844.45	3,864.06	3,864.06	1,649.64	0.00
ERIE GENERAL ELEC FCU (EGEFCU)*	Unsecured	1,049.21	550.40	550.40	234.98	0.00
FERTEL AND BROWN PT++	Unsecured	60.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	250.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK++	Unsecured	1,871.36	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	1,500.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	65.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	98.28	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	20.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	75.00	NA	NA	0.00	0.00
M & T BANK	Priority	0.00	825.00	825.00	825.00	0.00
M & T BANK	Secured	94,255.79	95,272.59	0.00	67,575.91	0.00
M & T BANK	Secured	0.00	2,382.16	2,382.16	2,382.16	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,367.82	3,573.09	3,573.09	1,525.42	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,563.48	1,695.29	1,695.29	723.75	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	5,798.87	5,798.87	2,475.65	0.00
PREMIER BANKCARD/CHARTER	Unsecured	494.14	494.14	494.14	210.96	0.00
PREMIER BANKCARD/CHARTER	Unsecured	600.00	685.77	685.77	292.77	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	38.32	38.32	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	624.14	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	4,563.25	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	5,818.76	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$67,575.91	\$0.00
Mortgage Arrearage	\$2,382.16	\$2,382.16	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,382.16</b>	<b>\$69,958.07</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$841.36	\$841.36	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$841.36</b>	<b>\$841.36</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,360.48</b>	<b>\$9,102.85</b>	<b>\$0.00</b>

<b>Disbursements:</b>
Expenses of Administration
Disbursements to Creditors
<b>TOTAL DISBURSEMENTS :</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2018

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.